

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
Baltimore DIVISION**

In re: JOBS, HOUSING, AND RECOVERY, INC. § Case No. 17-16093-MMH
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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zvi Guttman, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>N/A</u>
Total Distributions to Claimants: <u>\$687,396.22</u>	Claims Discharged Without Payment: <u>N/A</u>
Total Expenses of Administration: <u>\$75,918.57</u>	

3) Total gross receipts of \$763,314.79 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$763,314.79 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$143,546.72	\$700,851.12	\$650,753.45	\$650,753.45
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$68,418.57	\$75,918.57	\$75,918.57
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$501,315.77	\$494,685.35	\$494,685.35	\$36,642.77
TOTAL DISBURSEMENTS	\$644,862.49	\$1,263,955.04	\$1,221,357.37	\$763,314.79

4) This case was originally filed under chapter 7 on 05/02/2017. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/11/2018

By: /s/ Zvi Guttman
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
3500-3508 Clifton Ave., Baltimore, MD 21216, Owner, Valuation Method: State Dept of Assess- ment and Taxation Records	1110-000	\$643,127.73
Donation	1290-000	\$25.84
3504 Ellerslie Ave., Baltimore, MD 21218, Owner, Valuation Method: State Dept of Assess- ment and Taxation Records	1110-000	\$120,161.22
TOTAL GROSS RECEIPTS		\$763,314.79

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Cotton Duck Title Company	4110-000	NA	\$37,701.02	\$37,701.02	\$37,701.02
	Cotton Duck Title Company	4110-000	NA	\$18,665.18	\$18,665.18	\$18,665.18
	Director of Finance for Baltimore City	4110-000	NA	\$350,000.00	\$350,000.00	\$350,000.00
9	Mayor and City Council of Baltimore	4700-000	NA	\$230.00	\$230.00	\$230.00
10	Mayor and City Council of Baltimore	4700-000	NA	\$6,521.31	\$6,521.31	\$6,521.31
11	Mayor and City Council of Baltimore	4700-000	NA	\$710.83	\$710.83	\$710.83
14	Maryland Department of Housing and Community Devel c/o Wendy D. Pullano Bregman, Berbert, Schwartz & Gilday, LLC	4110-000	NA	\$287,022.78	\$236,925.11	\$236,925.11
N/F	AmeriNat Mortgages	4110-000	\$17,882.72	NA	NA	NA
N/F	AmeriNat Mortgages	4110-000	\$125,664.00	NA	NA	NA
TOTAL SECURED			\$143,546.72	\$700,851.12	\$650,753.45	\$650,753.45

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Zvi Guttman	2100-000	NA	\$41,415.74	\$41,415.74	\$41,415.74
Trustee, Expenses - Zvi Guttman	2200-000	NA	\$68.63	\$68.63	\$68.63
Attorney for Trustee Fees - The Law Offices of Zvi Guttman, P.A.	3110-000	NA	\$0.00	\$7,500.00	\$7,500.00
Attorney for Trustee, Expenses - The Law Offices of Zvi Guttman, P.A.	3120-000	NA	\$459.70	\$459.70	\$459.70
Costs re Sale of Property - Closing Costs	2500-000	NA	\$4,526.56	\$4,526.56	\$4,526.56
Costs re Sale of Property - Cotton Duck Title Company	2500-000	NA	\$7,771.51	\$7,771.51	\$7,771.51
Costs re Sale of Property - Stewart Title Guaranty Company	2500-000	NA	-\$200.00	-\$200.00	-\$200.00
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$1,186.43	\$1,186.43	\$1,186.43
Accountant for Trustee Fees (Other Firm) - Larry Strauss, ESQ CPA & Associates, Inc.	3410-000	NA	\$5,411.00	\$5,411.00	\$5,411.00
Accountant for Trustee Expenses (Other Firm) - Larry Strauss, ESQ CPA & Associates, Inc.	3420-000	NA	\$190.00	\$190.00	\$190.00
Realtor for Trustee Fees (Real Estate Commissions) - Cotton Duck Title Company	3510-000	NA	\$7,194.00	\$7,194.00	\$7,194.00
Realtor for Trustee Expenses - Cotton Duck Title Company	3520-000	NA	\$395.00	\$395.00	\$395.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$68,418.57	\$75,918.57	\$75,918.57

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	M&T Bank	7100-000	\$263,601.73	\$269,896.33	\$269,896.33	\$20,030.75
2	De Lage Landen Financial Services att: T. Veitz	7100-000	\$7,792.00	\$92,799.67	\$92,799.67	\$6,887.26
3	LAWRENCE LAW, LLC CATHERINE LAWRENCE, ESQ.	7100-000	\$8,500.00	\$3,595.00	\$3,595.00	\$266.81
4	Lindsey & Associates	7100-000	\$14,816.00	\$14,976.25	\$14,976.25	\$1,111.48
5	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	7100-000	\$789.00	\$1,802.00	\$1,802.00	\$133.74
6	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	7100-000	\$8,396.00	\$9,067.00	\$9,067.00	\$672.92
7	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	7100-000	\$681.00	\$1,545.40	\$1,545.40	\$114.69
8	Infinity Baltimore LLC	7100-000	\$48,000.00	\$96,000.00	\$96,000.00	\$7,124.78
12	Synchrony Bank c/o PRA Receivables Management, LLC	7100-000	\$1,941.00	\$1,829.41	\$1,829.41	\$135.77
13	Synchrony Bank c/o PRA Receivables Management, LLC	7100-000	\$3,726.00	\$2,217.45	\$2,217.45	\$164.57
15	Redwood Toxicology Laboratory	7200-000	\$443.00	\$956.84	\$956.84	\$0.00

N/F	AFLAC American Family Life Assurance Co.	7100-000	\$267.00	NA	NA	NA
N/F	AP Woodson Company	7100-000	\$2,092.00	NA	NA	NA
N/F	AmTrust North America - Workers' Comp	7100-000	\$2,410.00	NA	NA	NA
N/F	BGE (1450 Montpelier Street)	7100-000	\$1,185.56	NA	NA	NA
N/F	BGE (1478 Montpelier)	7100-000	\$316.00	NA	NA	NA
N/F	BGE (106 E. North Avenue)	7100-000	\$28.00	NA	NA	NA
N/F	BGE (1458 Montpelier Street - 102)	7100-000	\$183.00	NA	NA	NA
N/F	BGE (1482 Montpelier Street)	7100-000	\$606.00	NA	NA	NA
N/F	BGE (1486 Montpelier St)	7100-000	\$706.91	NA	NA	NA
N/F	BGE (3500 Clifton - EFT)	7100-000	\$6,135.00	NA	NA	NA
N/F	BGE (Bloom St. Apt. 1A - EFT)	7100-000	\$1,207.99	NA	NA	NA
N/F	BGE (Bloom Street Apt. 1B - EFT)	7100-000	\$889.08	NA	NA	NA
N/F	BGE (Bloom Street Apt. 2A - EFT)	7100-000	\$867.15	NA	NA	NA
N/F	BGE (Bloom Street Apt. 2B - EFT)	7100-000	\$540.86	NA	NA	NA
N/F	BGE (Bloom Street Apt. 3A - EFT)	7100-000	\$765.31	NA	NA	NA
N/F	BGE (Bloom Street Apt. 3B - EFT)	7100-000	\$1,535.27	NA	NA	NA
N/F	BGE (Bloom Street PS - EFT)	7100-000	\$2,691.23	NA	NA	NA
N/F	BGE (Ellerslie Rental - CK)	7100-000	\$897.19	NA	NA	NA

N/F	BGE - LJ Ross (Collector for BGE)	7100-000	\$985.00	NA	NA	NA
N/F	Bogman, Inc.	7100-000	\$5,291.00	NA	NA	NA
N/F	Bogman, Inc. - 3504 Ellerslie	7100-000	\$589.00	NA	NA	NA
N/F	Broadview Networks	7100-000	\$12,177.97	NA	NA	NA
N/F	Carroll Home Services	7100-000	\$1,988.00	NA	NA	NA
N/F	Centric Leasing Landen Financial Services	7100-000	\$1,000.00	NA	NA	NA
N/F	Chase Ink Cardmember Services	7100-000	\$21.99	NA	NA	NA
N/F	Chase Ink Cardmember Services	7100-000	\$30,707.01	NA	NA	NA
N/F	Comcast	7100-000	\$284.00	NA	NA	NA
N/F	Comcast	7100-000	\$653.00	NA	NA	NA
N/F	Culligan of Annapolis - CH - Vero	7100-000	\$33.00	NA	NA	NA
N/F	Department of Finance Bureau of Revenue Collections	7100-000	\$4,526.00	NA	NA	NA
N/F	EZStorage	7100-000	\$447.00	NA	NA	NA
N/F	Eikenberg Printing Company	7100-000	\$335.00	NA	NA	NA
N/F	FP Mailing Solutions	7100-000	\$441.00	NA	NA	NA
N/F	GBS Premium Group Benefits	7100-000	\$1,893.72	NA	NA	NA
N/F	Heritage Food Service	7100-000	\$79.55	NA	NA	NA
N/F	Jennifer Galstad	7100-000	\$11,000.00	NA	NA	NA
N/F	Legal Shield	7100-000	\$454.00	NA	NA	NA

N/F	M&T - Capital Management Services, LP	7100-000	\$825.00	NA	NA	NA
N/F	M&T Bank	7100-000	\$3,000.00	NA	NA	NA
N/F	MD DLLR, Div. of Unemployment Insurance	7100-000	\$35.00	NA	NA	NA
N/F	Montpelier Kennedy Associates, LLP	7100-000	\$10,800.00	NA	NA	NA
N/F	Moveable Feast, Inc. FKA-MD Community Kitchen	7100-000	\$21,450.00	NA	NA	NA
N/F	Offit Kurman	7100-000	\$2,100.00	NA	NA	NA
N/F	Protective Instruments, Inc.	7100-000	\$247.00	NA	NA	NA
N/F	Republic Services	7100-000	\$656.00	NA	NA	NA
N/F	Rudolph's Office & Computer Supply	7100-000	\$208.00	NA	NA	NA
N/F	Sprint Communications	7100-000	\$3,281.00	NA	NA	NA
N/F	T-Mobile	7100-000	\$1,242.00	NA	NA	NA
N/F	Traveler's Claims Remittance Center	7100-000	\$2,052.00	NA	NA	NA
N/F	Verizon	7100-000	\$504.25	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$501,315.77	\$494,685.35	\$494,685.35	\$36,642.77

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 17-16093-MMH**Case Name:** JOBS, HOUSING, AND RECOVERY, INC.**Trustee Name:** (400140) Zvi Guttman**Date Filed (f) or Converted (c):** 05/02/2017 (f)**§ 341(a) Meeting Date:** 06/06/2017**For Period Ending:** 07/11/2018**Claims Bar Date:** 08/14/2017

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 3500-3508 Clifton Ave., Baltimore, MD 21216, Owner, Valuation Method: State Dept of Assess- ment and Taxation Records	500,435.72	500,435.72		643,127.73	FA
2 3504 Ellerslie Ave., Baltimore, MD 21218, Owner, Valuation Method: State Dept of Assess- ment and Taxation Records	94,517.28	94,517.28		120,161.22	FA
3* Donation (u) (See Footnote)	25.84	25.84		25.84	FA
3 Assets Totals (Excluding unknown values)	\$594,978.84	\$594,978.84		\$763,314.79	\$0.00

RE PROP# 3 United Way Donation - 2018

Major Activities Affecting Case Closing:**Initial Projected Date Of Final Report (TFR):** 09/30/2018**Current Projected Date Of Final Report (TFR):** 02/27/2018 (Actual)

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record

Case No.: 17-16093-MMH

Trustee Name: Zvi Guttman (400140)

Case Name: JOBS, HOUSING, AND RECOVERY, INC.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***5769

Account #: *****1900 Checking

For Period Ending: 07/11/2018

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/03/17		Cotton Duck Title Company	Sale Proceeds for 3504 Ellerslie Ave. per Order entered 6/20/17 {p. 20}		48,434.51		48,434.51
	{2}	Travis R. Levass, Michelle D. Colombo	Gross Sale Proceeds from 3504 Ellerslie Ave., Baltimore, MD 21218 per Order entered 6/20/17 [P. 20] \$120,161.22	1110-000			48,434.51
			Payoff of First Mortgage Loan to Amerinational Community Services -\$18,665.18	4110-000			48,434.51
			Payoff of Lien to MD Dept of Housing & Community -\$37,701.02	4110-000			48,434.51
			Real Estate Commissions -\$7,194.00	3510-000			48,434.51
			Realtor Expenses -\$395.00	3520-000			48,434.51
			Other Closing Costs -\$7,771.51	2500-000			48,434.51
07/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		55.73	48,378.78
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		76.54	48,302.24
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		67.15	48,235.09
10/27/17		Stewart Title Guaranty CompanyWells Fargo SFF	Gross Sale Proceeds for 3500, 3504-3506 Clifton Ave., Baltimore, MD 21216 per Order [P. 30] entered 9/18/17		249,481.72		297,716.81
	{1}	Sinsheimer Holdings, Inc.	Gross Sale Proceeds \$500,003.49	1110-000			297,716.81
		Maryland Department of Housing and Community Devel c/o Wendy D. Pullano Bregman, Berbert, Schwartz & Gilday, LLC	First Mortgage Payoff -\$129,719.48	4110-000			297,716.81
		Maryland Department of Housing and Community Devel c/o Wendy D. Pullano Bregman, Berbert, Schwartz & Gilday, LLC	Payoff of second mortgage -\$108,813.59	4110-000			297,716.81
			Closing Costs -\$4,526.56	2500-000			297,716.81
		Mayor and City Council of Baltimore	lien-property registration -\$230.00	4700-000			297,716.81

Page Subtotals: \$297,916.23 \$199.42

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 17-16093-MMH

Trustee Name: Zvi Guttman (400140)

Case Name: JOBS, HOUSING, AND RECOVERY, INC.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***5769

Account #: *****1900 Checking

For Period Ending: 07/11/2018

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
		Mayor and City Council of Baltimore	water bill -\$6,521.31	4700-000			297,716.81
		Mayor and City Council of Baltimore	lien -\$710.83	4700-000			297,716.81
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		121.84	297,594.97
11/20/17	{1}	AmeriNat	Balance of Sale Proceeds	1110-000	143,124.24		440,719.21
11/27/17	101	Director of Finance for Baltimore City	Payoff-Second Lien	4110-000		350,000.00	90,719.21
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		496.66	90,222.55
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		226.13	89,996.42
01/31/18		State of Maryland-Treasurers Office	Overpayment Refund	4110-000		-1,607.96	91,604.38
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		142.38	91,462.00
05/01/18		Stewart Title Guaranty Company	Excess Recording Fees refund for title recordation	2500-000		-200.00	91,662.00
05/01/18	{3}	Unite Way of Central Maryland	United Way Donation	1290-000	25.84		91,687.84
05/14/18	102	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$41,415.74; Claim # FEE; Filed: \$41,415.74 Voided on 05/14/2018	2100-000		41,415.74	50,272.10
05/14/18	102	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$41,415.74; Claim # FEE; Filed: \$41,415.74 Voided: check issued on 05/14/2018	2100-000		-41,415.74	91,687.84
05/14/18	103	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$68.63; Claim # TE; Filed: \$68.63 Voided on 05/14/2018	2200-000		68.63	91,619.21
05/14/18	103	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$68.63; Claim # TE; Filed: \$68.63 Voided: check issued on 05/14/2018	2200-000		-68.63	91,687.84
05/14/18	104	Larry Strauss, ESQ CPA & Associates, Inc.	Distribution payment - Dividend paid at 100.00% of \$5,411.00; Claim # ; Filed: \$5,411.00 Voided on 05/14/2018	3410-000		5,411.00	86,276.84
05/14/18	104	Larry Strauss, ESQ CPA & Associates, Inc.	Distribution payment - Dividend paid at 100.00% of \$5,411.00; Claim # ; Filed: \$5,411.00 Voided: check issued on 05/14/2018	3410-000		-5,411.00	91,687.84
05/14/18	105	Larry Strauss, ESQ CPA &	Distribution payment - Dividend	3420-000		190.00	91,497.84

Page Subtotals: \$143,150.08 \$349,369.05

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 17-16093-MMH

Trustee Name: Zvi Guttman (400140)

Case Name: JOBS, HOUSING, AND RECOVERY, INC.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***5769

Account #: *****1900 Checking

For Period Ending: 07/11/2018

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
		Associates, Inc.	paid at 100.00% of \$190.00; Claim # ; Filed: \$190.00 Voided on 05/14/2018				
05/14/18	105	Larry Strauss, ESQ CPA & Associates, Inc.	Distribution payment - Dividend paid at 100.00% of \$190.00; Claim # ; Filed: \$190.00 Voided: check issued on 05/14/2018	3420-000		-190.00	91,687.84
05/14/18	106	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$7,500.00; Claim # ; Filed: \$0.00 Voided on 05/14/2018	3110-000		7,500.00	84,187.84
05/14/18	106	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$7,500.00; Claim # ; Filed: \$0.00 Voided: check issued on 05/14/2018	3110-000		-7,500.00	91,687.84
05/14/18	107	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$459.70; Claim # ; Filed: \$459.70 Voided on 05/14/2018	3120-000		459.70	91,228.14
05/14/18	107	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$459.70; Claim # ; Filed: \$459.70 Voided: check issued on 05/14/2018	3120-000		-459.70	91,687.84
05/14/18	108	M&T Bank - PO Box 1508 Buffalo	Distribution payment - Dividend paid at 7.42% of \$269,896.33; Claim # 1; Filed: \$269,896.33 Voided on 05/14/2018	7100-000		20,030.75	71,657.09
05/14/18	108	M&T Bank - PO Box 1508 Buffalo	Distribution payment - Dividend paid at 7.42% of \$269,896.33; Claim # 1; Filed: \$269,896.33 Voided: check issued on 05/14/2018	7100-000		-20,030.75	91,687.84
05/14/18	109	De Lage Landen Financial Services att: T. Veitz	Distribution payment - Dividend paid at 7.42% of \$92,799.67; Claim # 2; Filed: \$92,799.67 Voided on 05/14/2018	7100-000		6,887.26	84,800.58
05/14/18	109	De Lage Landen Financial Services att: T. Veitz	Distribution payment - Dividend paid at 7.42% of \$92,799.67; Claim # 2; Filed: \$92,799.67 Voided: check issued on 05/14/2018	7100-000		-6,887.26	91,687.84
05/14/18	110	LAWRENCE LAW, LLC CATHERINE LAWRENCE, ESQ.	Distribution payment - Dividend paid at 7.42% of \$3,595.00; Claim # 3; Filed: \$3,595.00 Voided on 05/14/2018	7100-000		266.81	91,421.03
05/14/18	110	LAWRENCE LAW, LLC CATHERINE LAWRENCE, ESQ.	Distribution payment - Dividend paid at 7.42% of \$3,595.00; Claim # 3; Filed: \$3,595.00 Voided: check issued on 05/14/2018	7100-000		-266.81	91,687.84
05/14/18	111	Lindsey & Associates	Distribution payment - Dividend paid at 7.42% of \$14,976.25;	7100-000		1,111.48	90,576.36

Page Subtotals: \$0.00 \$921.48

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Cash Receipts And Disbursements Record

Case No.: 17-16093-MMH

Trustee Name: Zvi Guttman (400140)

Case Name: JOBS, HOUSING, AND RECOVERY, INC.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***5769

Account #: *****1900 Checking

For Period Ending: 07/11/2018

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Claim # 4; Filed: \$14,976.25 Voided on 05/14/2018				
05/14/18	111	Lindsey & Associates	Distribution payment - Dividend paid at 7.42% of \$14,976.25; Claim # 4; Filed: \$14,976.25 Voided: check issued on 05/14/2018	7100-000		-1,111.48	91,687.84
05/14/18	112	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,802.00; Claim # 5; Filed: \$1,802.00 Voided on 05/14/2018	7100-000		133.74	91,554.10
05/14/18	112	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,802.00; Claim # 5; Filed: \$1,802.00 Voided: check issued on 05/14/2018	7100-000		-133.74	91,687.84
05/14/18	113	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$9,067.00; Claim # 6; Filed: \$9,067.00 Voided on 05/14/2018	7100-000		672.92	91,014.92
05/14/18	113	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$9,067.00; Claim # 6; Filed: \$9,067.00 Voided: check issued on 05/14/2018	7100-000		-672.92	91,687.84
05/14/18	114	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,545.40; Claim # 7; Filed: \$1,545.40 Voided on 05/14/2018	7100-000		114.69	91,573.15
05/14/18	114	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,545.40; Claim # 7; Filed: \$1,545.40 Voided: check issued on 05/14/2018	7100-000		-114.69	91,687.84
05/14/18	115	Infinity Baltimore LLC	Distribution payment - Dividend paid at 7.42% of \$96,000.00; Claim # 8; Filed: \$96,000.00 Voided on 05/14/2018	7100-000		7,124.78	84,563.06
05/14/18	115	Infinity Baltimore LLC	Distribution payment - Dividend paid at 7.42% of \$96,000.00; Claim # 8; Filed: \$96,000.00 Voided: check issued on 05/14/2018	7100-000		-7,124.78	91,687.84
05/14/18	116	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$1,829.41; Claim # 12; Filed: \$1,829.41 Voided on 05/14/2018	7100-000		135.77	91,552.07
05/14/18	116	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$1,829.41; Claim # 12; Filed: \$1,829.41 Voided: check issued on 05/14/2018	7100-000		-135.77	91,687.84
05/14/18	117	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$2,217.45; Claim # 13; Filed: \$2,217.45	7100-000		164.57	91,523.27

Page Subtotals: \$0.00 -\$946.91

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Cash Receipts And Disbursements Record

Case No.: 17-16093-MMH

Trustee Name: Zvi Guttman (400140)

Case Name: JOBS, HOUSING, AND RECOVERY, INC.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-***5769

Account #: *****1900 Checking

For Period Ending: 07/11/2018

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Voided on 05/14/2018				
05/14/18	117	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$2,217.45; Claim # 13; Filed: \$2,217.45 Voided: check issued on 05/14/2018	7100-000		-164.57	91,687.84
05/14/18	118	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$41,415.74; Claim # FEE; Filed: \$41,415.74	2100-000		41,415.74	50,272.10
05/14/18	119	Zvi Guttman	Distribution payment - Dividend paid at 100.00% of \$68.63; Claim # TE; Filed: \$68.63	2200-000		68.63	50,203.47
05/14/18	120	Larry Strauss, ESQ CPA & Associates, Inc.	Distribution payment - Dividend paid at 100.00% of \$5,411.00; Claim # ; Filed: \$5,411.00	3410-000		5,411.00	44,792.47
05/14/18	121	Larry Strauss, ESQ CPA & Associates, Inc.	Distribution payment - Dividend paid at 100.00% of \$190.00; Claim # ; Filed: \$190.00	3420-000		190.00	44,602.47
05/14/18	122	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$7,500.00; Claim # ; Filed: \$0.00	3110-000		7,500.00	37,102.47
05/14/18	123	The Law Offices of Zvi Guttman, P.A.	Distribution payment - Dividend paid at 100.00% of \$459.70; Claim # ; Filed: \$459.70	3120-000		459.70	36,642.77
05/14/18	124	M&T Bank	Distribution payment - Dividend paid at 7.42% of \$269,896.33; Claim # 1; Filed: \$269,896.33	7100-000		20,030.75	16,612.02
05/14/18	125	De Lage Landen Financial Services att: T. Veitz	Distribution payment - Dividend paid at 7.42% of \$92,799.67; Claim # 2; Filed: \$92,799.67	7100-000		6,887.26	9,724.76
05/14/18	126	LAWRENCE LAW, LLC CATHERINE LAWRENCE, ESQ.	Distribution payment - Dividend paid at 7.42% of \$3,595.00; Claim # 3; Filed: \$3,595.00	7100-000		266.81	9,457.95
05/14/18	127	Lindsey & Associates	Distribution payment - Dividend paid at 7.42% of \$14,976.25; Claim # 4; Filed: \$14,976.25	7100-000		1,111.48	8,346.47
05/14/18	128	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,802.00; Claim # 5; Filed: \$1,802.00	7100-000		133.74	8,212.73
05/14/18	129	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$9,067.00; Claim # 6; Filed: \$9,067.00	7100-000		672.92	7,539.81
05/14/18	130	AmTrust North America, Inc. on behalf of First Nonprofit Insurance Company c/o Maurice Wutscher LLP	Distribution payment - Dividend paid at 7.42% of \$1,545.40; Claim # 7; Filed: \$1,545.40	7100-000		114.69	7,425.12
05/14/18	131	Infinity Baltimore LLC	Distribution payment - Dividend paid at 7.42% of \$96,000.00; Claim # 8; Filed: \$96,000.00	7100-000		7,124.78	300.34

Page Subtotals: \$0.00 \$91,222.93

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Cash Receipts And Disbursements Record**Case No.:** 17-16093-MMH**Trustee Name:** Zvi Guttman (400140)**Case Name:** JOBS, HOUSING, AND RECOVERY, INC.**Bank Name:** Rabobank, N.A.**Taxpayer ID #:** **-***5769**Account #:** *****1900 Checking**For Period Ending:** 07/11/2018**Blanket Bond (per case limit):** \$3,000,000.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/14/18	132	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$1,829.41; Claim # 12; Filed: \$1,829.41	7100-000		135.77	164.57
05/14/18	133	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 7.42% of \$2,217.45; Claim # 13; Filed: \$2,217.45	7100-000		164.57	0.00

COLUMN TOTALS**441,066.31****441,066.31****\$0.00**

Less: Bank Transfers/CDs

0.00

0.00**Subtotal****441,066.31****441,066.31**

Less: Payments to Debtors

0.00**NET Receipts / Disbursements****\$441,066.31****\$441,066.31**

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Cash Receipts And Disbursements Record

Case No.:	17-16093-MMH	Trustee Name:	Zvi Guttman (400140)
Case Name:	JOB, HOUSING, AND RECOVERY, INC.	Bank Name:	Rabobank, N.A.
Taxpayer ID #:	**_***5769	Account #:	*****1900 Checking
For Period Ending:	07/11/2018	Blanket Bond (per case limit):	\$3,000,000.00
		Separate Bond (if applicable):	N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1900 Checking	\$441,066.31	\$441,066.31	\$0.00
	\$441,066.31	\$441,066.31	\$0.00